



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

KML Law Group, P.C.

By: Denise Carlon, Esquire  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322

Attorneys for Secured Creditor: Towd Point Mortgage  
Trust 2019-3, U.S. Bank National Association, as  
Indenture Trustee

In Re:

Siemon J. Franken  
Debtor

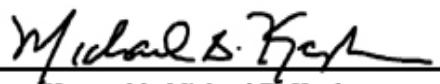
Order Filed on February 18, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 22-19683 MBK  
Hearing Date: 2/8/2023 @10:00 a.m.  
Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: February 18, 2023**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtor:

Siemon J. Franken

Case No.:

22-19683 MBK

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Towd Point Mortgage Trust 2019-3, U.S. Bank National Association, as Indenture Trustee, holder of a mortgage on real property located at 116 Branch Street, Mount Holly, NJ, 08060, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Lee Martin Perlman, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to pay the arrearage claim in full through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change

It **ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to notices of payment change.

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:  
Siemon J. Franken  
Debtor

Case No. 22-19683-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Feb 22, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2023:**

Recip ID	Recipient Name and Address
db	+ Siemon J. Franken, 116 Branch St, Mount Holly, NJ 08060-1833

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Towd Point Mortgage Trust 2019-3 U.S. Bank National Association, as Indenture Trustee dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Lee Martin Perlman	on behalf of Debtor Siemon J. Franken ecf@newjerseybankruptcy.com mcdooherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4